

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
WILKESBORO DIVISION

IN RE:

CASE NO: 11-50152

Ryan Elliot Siegmann
Susan Ann Siegmann
SSN# : XXX-XX-8951
SSN# : XXX-XX-9168

NOTICE TO CLAIMANT

Trustee Claim #	Clerk Claim #	Creditor Name and Address	Account Number	Filed Claim Amount	Claim Type
3	5	CitiMortgage Inc PO Box 689196 Des Moines, IA 50368-9196	9172	\$ 183,532.33	M-Mortgage/Lease

Please be advised that pursuant to Paragraph 5(b) of the Bankruptcy Court's "Administrative Order Establishing Procedure for the Disbursement of Postpetition Conduit Mortgage Payments to be Effective July 1, 2009", all real property creditors are required to formally file with the Court and serve on the debtor(s) and attorney for the debtor(s) a fully executed Local Form #15 - "Notice of Payment and/or Escrow Change; Notice of Cost Advance" at least thirty (30) days prior to the effective date of any resulting change in the monthly conduit mortgage payment amount.

As a result of the filing of the debtor(s) Chapter 13 case and subsequent confirmation of the proposed plan of reorganization, your letter/notice received by us on September 26, 2011 advising of the change in the monthly mortgage payment will not be sufficient to cause a legally-binding change in that monthly payment amount. A copy of the document that you sent to this office is attached.

Please complete and file the required Local Bankruptcy Form #15 with the Court. A copy of Local Bankruptcy Form #15 can be obtained by accessing the Clerk of Court's website at www.ncwb.uscourts.gov, requesting the "Forms" tab, and selecting "Local Form 15".

Dated: October 03, 2011

Steven G. Tate
Chapter 13 Trustee

By: K. Myers

CORRESPONDENCE ADDRESS

Steven G. Tate
Standing Chapter 13 Trustee
212 Cooper St
Statesville, NC 28677-5856
(704)872-0068



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60660-001272-001
STEVEN G TATE
PO BOX 1778
STATESVILLE NC 28687-1778

Annual Escrow Analysis

Account Number:

172-6

Analysis Date:

September 16, 2011

RYAN SIEGMANN
SUSAN A SIEGMANN

CASE#: 11-50152

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR
IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER
UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS
FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND
DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN
ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE
REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND
PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount:	\$1,260.41	New Payment Effective:	November 01, 2011
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	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	998.43	998.43
MONTHLY ESCROW PAYMENT	204.23	261.98
TOTAL PAYMENT	1,202.66	1,260.41

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.					
MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through October, 2011)				\$1,931.57	\$954.98
NOV 11	261.98	693.00	HAZARD INSURANCE	1,500.55 (a)	523.96 (b)
DEC 11	261.98	.00		1,762.53	785.94
JAN 12	261.98	.00		2,024.51	1,047.92
FEB 12	261.98	.00		2,286.49	1,309.90
MAR 12	261.98	.00		2,548.47	1,571.88
APR 12	261.98	.00		2,810.45	1,833.86
MAY 12	261.98	.00		3,072.43	2,095.84
JUN 12	261.98	.00		3,334.41	2,357.82
JUL 12	261.98	.00		3,596.39	2,619.80
AUG 12	261.98	.00		3,858.37	2,881.78
SEP 12	261.98	.00		4,120.35	3,143.76
OCT 12	261.98	2,450.74	COUNTY TAX	1,931.59	955.00
TOTALS:	\$3,143.76	\$3,143.74			

671-2248-0115

SEP 26 2011

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	1,500.55 (a)
REQUIRED LOW-POINT (Cushion):	523.96 (b)
TOTAL ESCROW SURPLUS:	876.59

Under Federal Law, your surplus will be returned to you via a check. Since not all payments have been received, you will not receive a check.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

CitiMortgage, Inc. appreciates your business.

Account Number:

172-6

Analysis Date:

September 16, 2011

Annual Escrow Analysis

Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE, DECREASE
HAZARD INSURANCE	693.00	642.00	51.00
COMBINED TAXES	2,450.74	2,450.74	.00

This is a statement of actual activity in your escrow account from September 1, 2010 through September 16, 2011. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$1,202.66 of which \$998.43 was for principal and interest and \$204.23 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$740.61	\$2,450.76
SEP 10	204.23	204.23	.00	.00		944.84	2,654.99
OCT 10	.00	204.23 *	.00	2,450.74 *	COUNTY TAX	944.84	408.48
OCT 10	204.23	.00 *	693.00	.00 *	HAZARD INSURANCE	456.07	408.48
NOV 10	.00	257.73 *	.00	642.00 *	HAZARD INSURANCE	456.07	664.79-
NOV 10	.00	.00	2,450.74	.00 *	COUNTY TAX	1,994.67-	664.79-
DEC 10	.00	257.73 *	.00	.00		1,994.67-	407.06-
JAN 11	.00	257.73 *	.00	.00		1,994.67-	149.33-
FEB 11	.00	257.73 *	.00	.00		1,994.67-	108.40
MAR 11	408.46	257.73 *	.00	.00		1,586.21-	366.13
APR 11	204.23	261.98 *	.00	.00		1,381.98-	105.38
MAY 11	1,176.61	261.98 *	.00	.00		205.37-	367.36
JUN 11	.00	261.98 *	.00	.00		205.37-	629.34
JUL 11	1,728.46	261.98 *	.00	.00		1,523.09	891.32
AUG 11	.00	261.98 *	.00	.00		1,523.09	1,153.30
SEP 11	.00	261.98 *	.00	.00		1,523.09	1,415.28
Totals:	\$3,926.22	\$3,268.99	\$3,143.74	\$3,092.74			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$523.94 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$523.96.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on October 03, 2011.

K.Myers
Office of the Chapter 13 Trustee

CITIMORTGAGE INC, PO BOX 140609, IRVING, TX 75019-0609
CitiMortgage Inc, PO Box 689196, Des Moines, IA 50368-9196
Ryan Elliot Siegmann, Susan Ann Siegmann, 220 Bluffton Road, Mooresville, NC 28115